

RESOURCES

The following section describes all funding resources and programs expected to be made available to the City of Cambridge in the coming year.

FEDERAL RESOURCES

AmeriCorps - \$254,100

Massachusetts Service Alliance State, \$64,000 & Corp for National Service Federal, \$190,100

Just A Start Corporation, a local nonprofit, expects to receive an allocation of \$254,100 from state and federal Americorps Program funds for its YouthBuild Program in FY2003. Just A Start's YouthBuild Program is a comprehensive program for unemployed youths, ages 17-24 that has dropped out of high school. During the program year, participating youths spend a portion of their time working on supervised crews, providing carpentry, renovation and beautification services on affordable housing units in Cambridge which meet CDBG income guidelines and which are being renovated or developed through Cambridge's non profit housing development organizations. The participants also participate in leadership training, community service and education activities leading to the attainment of a high school diploma. Upon graduation, the youth's options include employment, college, or further technical training. They are also provided with support services, including counseling for at least one additional year.

Cambridge Health Alliance

CHA administers Cambridge Health Care for the Homeless, a program operating in-shelter health care clinics for homeless individuals drawing on Federal Health Care for the Homeless grants.

Cambridge-Somerville Healthy Homes

The existing program managed by the Cambridge Public Health Department, actively serves families of children with asthma or other respiratory difficulties. Receiving referrals primarily from pediatric medical providers, the referred clients are then provided with a thorough home inspection to look for asthma triggers, asthma education, medical case management, and items to reduce exposure to asthma triggers and follow-ups. The program will work closely with Lead Safe Cambridge and anticipates contracting with local non-profit housing rehabilitation specialists to remediate structural housing concerns. The Cambridge Public Health Department is submitting an application to HUD's Office of Healthy Homes and Lead Hazard Control.

Community Development Block Grant Program - \$3,856,000

The City of Cambridge is an entitlement City that annually receives a direct allocation of CDBG funds that can be used to fund a variety of activities which includes economic development, design and construction oversight of parks, playground renovations, housing services, and housing development. The majority of the City's CDBG funds are used for housing development activities and services. Housing development activities include acquisition, rehabilitation, and new construction of affordable housing by non-profit housing development agencies in Cambridge. CDBG funds are also used to fund a variety of housing services and activities, including case management, tenant and landlord mediation services, homelessness prevention and other services for the homeless. Cambridge expects to receive \$3,856,000 in CDBG funds for FY2003.

Conventional Public Housing Operating Subsidy- \$6,443,254

Federal operating subsidies are used by the Cambridge Housing Authority to make up the difference between the federally-determined allowable cost of managing and maintaining the family and elderly public housing stock and the amount of rent received.

Emergency Shelter Grant - \$270,000 (HUD \$137,000 & State \$133,000)

The Massachusetts Executive Office of Health and Human Services has transferred responsibility to entitlement cities for Emergency Shelter Grant funds that the Commonwealth receives. The cities will now be able to allocate these funds along with the ESG monies they receive directly from HUD, provided the community has a Continuum of Care in place for homelessness programs. In FY2003, the Cambridge Department of Human Service Programs will receive \$137,000 in ESG directly from HUD, and approximately \$133,000 from the Commonwealth.

Fair Housing Initiatives - \$95,987

The local Human Rights Commission receives an annual allocation of Fair Housing Assistance Program (FHAP) funds from HUD in support of their fair housing investigation and enforcement activities. The FHAP grants are allocated to local Fair Housing Agencies, on an as-needed basis, for their education and outreach work through the formula grant proposal system used. The amount of FHAP grant awarded is based on the number of housing complaints resolved in that particular fiscal year. For FY03, the Commission has been awarded a Fair Housing Initiative Program (FHIP) grant for the first time in the amount of \$95,987, to support its education and outreach work.

Family/Youth Services Bureau

Federal funding for street outreach to youth and young adults. Grant pay for the street outreach and related services furnished by Boston-based Bridge Over Trouble Water,

which maintains a daily health van and street outreach presence in Cambridge's Harvard Square and operates pre- transitional and transitional housing programs serving homeless young adults ready to leave the streets.

Federal Emergency Management Agency (FEMA) Funds

The Federal Emergency Management Administration makes grant funding available on an annual basis to food pantries and meal programs. FEMA also awards an annual grant to Catholic Charities, enabling the agency to issue payments to landlords to prevent eviction of low income persons living in a larger region which also includes Cambridge. Finally, FEMA also awards funding to the City of Cambridge Fuel Assistance Program, enabling the agency to issue payments to utility and oil companies to prevent or address shutoffs which would place a Cambridge or Somerville resident at risk of freezing.

Federal Mental Health and Substance Abuse Block Grant

These block grants are awarded to the State by the federal Department of Health and Human Services and fund a range of services including some of the treatment services utilized by homeless persons.

Federal PACE grants funding mental health outreach services for homeless persons:

These grants, received by Tri-City Mental Health, a regional provider of mental health services, help fund shelter-based and street-based mental health services.

HOME Entitlement Grant - \$879,000

The City of Cambridge is an entitlement community for HOME funds, and intends to use these funds to provide loans to support the acquisition, new construction, and rehabilitation of eligible affordable rental and homeownership housing units. Since 1993, over 314 HOME-assisted affordable rental and homeownership units have been created through funding from the City's entitlement HOME funds. These funds have also leveraged other public and private funds to help make new projects feasible. Cambridge expects to receive funding in the amount of \$879,000 in HOME funds for FY2003.

HOPE Programs (HOPE I, HOPE IV, HOPE VI)

The HOPE VI program was developed as a result of recommendations by the National Commission on Severely Distressed Public Housing, which was charged with proposing a National Action Plan to eradicate severely distressed public housing. The Commission recommended revitalization in three general areas: physical improvements, management

improvements, and social and community services to address resident needs. The activities funded by HOPE VI Revitalization grants include the capital costs of major rehabilitation, new construction, and other physical improvements; demolition of severely distressed public housing; management improvements; planning and technical assistance; and community and supportive services programs for residents. In February 1999, under a one-time funding round for elderly developments, the Cambridge Housing Authority was awarded a \$5 million HOPE VI revitalization grant for its oldest federally assisted elderly development, John F. Kennedy Apartments. Construction began in January. In addition, in FY 2001 the City of Cambridge allocated \$560,000 in HOME funds for the acquisition of 14 scattered site units for younger persons with disabilities as part of this HOPE VI project. Acquisition of the scattered site units is progressing smoothly. The total development cost for the Hope VI project is \$22.5 million.

Housing Opportunities for Persons with AIDS

This program allocates funds regionally to support service-funding programs for people with AIDS. On occasion funds become available for developing housing for persons with HIV/AIDS. There is also a competitive funding component of this program for demonstration programs. The City of Boston is the lead regional funding agency. If suitable projects are under development, Cambridge may apply, or encourage qualified nonprofits to apply, for this funding.

Lead Based Paint Hazard Control Grant Program - \$2.8 million

The City of Cambridge received funds under this program in July 1994. These funds facilitated the deleading of 221 affordable housing units. The City received an additional grant in 1997 and deleaded an additional 108 units. In 1999, the City received a third grant under which another 135 affordable units will be completed by October 2002. Since 1994, over 560 units have been deleaded. Currently, the City is preparing for a new application for grant funds for \$2.8 million to continue the program beyond October 2002.

Low-income Housing Tax Credits - \$3,224,000

The Low-income Housing Tax Credit Program provides financial support for the acquisition and rehabilitation or development of eligible rental projects. As the types of projects funded with Low-income Housing Tax Credits are consistent with Cambridge housing goals, the City intends to support housing developers in their applications for credits in the coming year. Homeowner's Rehab Inc., has applied for \$3,224,000 in tax credits from the Department of Housing and Community Development to acquire and preserve a 42 unit federally assisted project known as Cast I.

McKinney–Vento Supported Housing Program (SHP)

The SHP program is a federally funded competitive grant program annually re-authorized by Congress and administered by HUD which contributes upwards of \$1 million/year to fund a range of homeless programs, including permanent supported housing for persons with disabilities, transitional housing, and supportive services, including housing search, drop-in services, street outreach, etc.

McKinney–Vento Shelter Plus Care (S+C)

The S+C program, also funded out of the Mc-Kinney Vento Process, provides housing subsidies for disabled persons who have transitioned out of homelessness, and whose tenancies depend upon the ongoing receipt of supportive services. Services offered to S+C tenants are not funded through the S+C grants, which only pay for the housing subsidies.

Moderate Rehabilitation Single Room Occupancy Program - \$1,279,938

Through the McKinney and Shelter Plus Care programs, Mod Rehab SROs provide housing subsidies to support the moderate rehab of existing single room occupancy (SROs) buildings. In the past, the Cambridge Housing Authority has used this program to support a variety of projects. The Cambridge Housing Authority continues to subsidize 188 units under this program in the City, in collaboration with a number of nonprofit organizations, and anticipate receiving \$1,279,938 through the McKinney and Shelter Plus Care programs in FY2003.

Non-Public Housing Development

Through the flexibility provided under the Moving To Work Deregulation Demonstration Program, the Cambridge Housing Authority (CHA) and its non-profit affiliate, Cambridge Affordable Housing Corporation (CAHC) will develop new non-public housing development for low-income households as opportunities arise. Through acquisition and planned rehabilitation, the CHA has also expanded the housing options for low-income seniors, and since completing its last project, the Neville Manor Nursing Home, has nearly doubled the number of assisted living units in the City.

Public Housing Capital Grant - \$4,016,719

The program provides a predictable flow of funds to the Cambridge Housing Authority for capital and management improvements and for associated administrative costs. In FY03, the CHA anticipates receiving \$4,016,719.

Public Housing Development

CHA will vigorously pursue any opportunities for funding for public housing development in FY2003.

Safe Havens for Homeless Individuals

This program provides financial assistance to local governments to support the acquisition, rehabilitation, and operating costs of low-cost, semi-private lodging for homeless persons with severe mental illness. Counseling to encourage residents' participation in treatment programs, is a component of this program. The organization, On the Rise, operates a "Safe Haven Day Drop-In" for homeless women, as well as street outreach, but there is no resident component at this time.

Section 108 Loan Grantee Program Funds

Section 108 loan guarantees are used for activities that meet national CDBG objectives, which include: (1) benefit low- and moderate-income families; (2) prevent or eliminate slums or blight; or (3) meet other urgent community development needs. Eligible activities include property acquisition; rehabilitation of publicly owned property; housing rehabilitation; economic development activities; acquisition, construction, reconstruction, etc. to preserve and create affordable housing for special populations.

Section 8 Certificates and Vouchers (Local Leased Housing Program) - \$26,037,010

The Section 8 Program was developed to offer low-income households a chance to obtain units in privately owned buildings. This establishes more diversity among income groups and provides an alternative to large-scale, isolated, low-income developments. The program, under the aegis of the Cambridge Housing Authority (CHA), is successful at placing residents in units, however the waiting lists are long. The success of the program in Cambridge has in large part depended on the regulatory flexibility granted to CHA as a result of its participation in the national MTW deregulation demonstration to respond to the City's escalating rental market. To facilitate its continued success, the CHA continues to use allowable rent levels that are at 120% of current area-wide Fair Market Rent (FMR) levels. The City would support any efforts to create a sub-market, where FMRs are determined using a more local standard, that is undertaken by the Housing Authority or HUD. A number of non-profits in the City are also working to preserve long-term

affordability in a market in which rents are increasing rapidly. Section 8 certificates and vouchers are often a critical part of this process and the City supports changing regulations to allow the Housing Authority to create more project-based Section 8 units in collaboration with these non-profits.

Currently, CHA's participation in the Moving To Work Deregulation Demonstration allows the CHA to exceed HUD's regulatory caps on a number of policies, including FMR levels, the percentage of any given building that can be project-based, and the total percentage of income a program participant can contribute towards housing. In very limited circumstances, the CHA has exceeded the FMR upset cap and allowed residents to contribute a higher percentage of their income than regular program rules would allow. In aggressive pursuit of Project-Based units, the CHA has been very successful in ensuring longer-term affordability of units in the City, determining on a case-by-case basis the number of units in any given development that should or can be project-based. At the end of the Demonstration, currently set at March 31, 2007, the CHA will need regulatory changes to continue this important work.

If funding for incremental vouchers/subsidies becomes available, the CHA will apply for additional monies. The CHA has to date received 258 Section 8 Preservation Vouchers to protect the tenants in expiring-use buildings in the City, and expects an additional 149 Section 8 Preservation Vouchers to protect the tenants of Walden Square Apartments.

Shelter Plus Care Program - \$85,131

The Shelter Plus Care Program provides subsidies for housing that provides service programs for homeless people with disabilities, primarily those with serious mental illness, chronic problems with alcohol and/or drugs, AIDS, and other related diseases. The Cambridge Housing Authority (CHA) continues to subsidize 18 scattered site units in this program.

Supportive Housing for Persons with Disabilities (Section 811)

This program supports nonprofits in developing supportive housing with appropriate services for persons with disabilities. To the extent that appropriate sites are available, Cambridge will support applications under this program that are consistent with the Consolidated Plan.

Supportive Housing Program

This program provides grants to defray the cost of acquiring or rehabilitating buildings to house homeless persons. Operating subsidies and service funding are also eligible. The Department of Human Service Programs (DHSP) currently administers Supportive

Housing Program subcontracts with 20 service providers, totaling approximately \$3.6 million annually. For FY 2003, DHSP will pursue funding through the HUD SuperNOFA for renewal of the Housing Resource Team, Housing Search and Post Placement Stabilization Program administered by HomeStart. They will also apply for funding for new programs to support stabilization for homeless families that have been placed into permanent housing; the 'Youth on Fire' clinical and case management services for homeless youth; and a homeless management information system that will be administered by UMASS. DHSP is in the process of assembling its application for HUD's SuperNOFA.

Program Income

Program income, defined as loan repayments, or net cash reserves produced by any project funded in whole or part by Community Development Block Grant, will be expended on projects/programs before new funds are drawn down from the U.S. Treasury.

Workforce Investment Act - \$111,270

The Workforce Investment Act (WIA) is funded through the Department of Labor and is the primary funding source for Just A Start's (JAS) Summer Youth Program. Each year, the Summer Youth Program enrolls approximately 65 young teens, predominantly ages 14-16 in a Work Experience/Academic Enrichment Program for 6-7 weeks in July and August. The youth spend half their time on supervised crews, which provide repair, and beautification services on CDBG eligible properties and on Cambridge Housing Authority developments. The other half of their time is spent on academic enrichment activities to develop literacy and math skills, and on career development activities to help them develop work skills and career goals. Approximately 15 to 20 of the youth continue to be supported throughout the school year in an after school program called Career Connection. JAS anticipates receiving \$68,000 for the YouthBuild Program and \$43,270 for the summer program from WIA totaling, \$111,270 in FY2003.

YouthBuild - \$500,000

YouthBuild is a HUD training program and funding source that enables youth to provide technical services such as construction, painting, carpentry and repair work. Their rehab activities have contributed greatly to the development of affordable housing in Cambridge. For FY2003, Just A Start, a local non-profit, was awarded a \$500,000 YouthBuild grant from HUD to be allocated over two years. Approximately 65 new youth will participate in the YouthBuild program in FY2003. JAS anticipates leveraging an additional \$586,617 from private and public sources for this program.

STATE RESOURCES

Cambridge Housing Assistance Program

The City of Cambridge and the State of Massachusetts fund the Cambridge Housing Assistance Program (HAP). This program prevents homelessness through tenant and landlord counseling and mediation. It also provide housing search and stabilization services. The Department of Human Service Programs receive funds as a subcontractor of CAPIC in Chelsea who receive and regionally distributes the HUD funds.

Community Preservation Act: State & Locally Raised Funds

The Community Preservation Act is a new tool for communities to preserve open space, historic sites, and affordable housing. Signed into legislation by Governor Cellucci and Lieutenant Governor Swift on September 14, 2000, the Community Preservation Act (CPA) is a local option that enables communities to establish a municipal Community Preservation Fund by local referendum. Monies collected for this fund are raised from a surcharge of up to 3% on local property taxes. Cambridge adopted the Act at the 3% surcharge level in fall 2001 and will now be eligible for state matching funds. The City's Affordable Housing Trust seeks to be increased through the Community Preservation Act (CPA) to approximately \$8.1 million. This will enable the City to maintain its production and ability to raise funds from other sources including federal, additional state, local, and private sources. The City's Affordable Housing Trust will utilize its CPA funds to create and preserve affordable housing.

Housing Stabilization Funds - \$220,000

The Housing Stabilization Program, funded through the Department of Housing and Community Development (DHCD), has been used to support neighborhood restoration and affordable housing rehab. Homeowner's Rehab, Inc. a local non-profit, expects to receive \$220,000 in FY 2003 to finance the Lincoln Street development project. The City will support other non-profit applications for Housing Stabilization Funds as appropriate.

Low Income Housing Tax Credits

Soft Second Loan Program - \$160,000

The Soft Second Loan Program is a mortgage product that reduces a borrower's monthly mortgage costs. Cambridge has requested a commitment to fund interest rate subsidy and loan loss reserve components of this program. These funds will be used in conjunction

with reduced rate first mortgage funds provided by area lenders for low-income buyers. Cambridge will apply for additional funds for the coming year.

State Affordable Housing Trust

The Massachusetts Affordable Housing Trust Fund (AHTF) is designed to provide resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of median income, as determined by the U.S. Department of Housing and Urban Development (HUD). The AHTF is funded at \$20,000,000 per year for Five-Years (State Fiscal Years 2001 – 2005) from the state's General Fund and is not subject to on-going appropriations. The City will support applications for state Trust funds from qualified nonprofits in FY 2003.

State-Assisted Public Housing

The Commonwealth of Massachusetts assists 663 units of conventional public housing in Cambridge, with a total estimated operating subsidy of \$1,136,942. It also provides rental vouchers, including 77 Alternative Housing Vouchers for the disabled and 284 Massachusetts Rental Voucher Program certificates, the majority of which are project-based. The CHA has also received budget authority of approximately \$6 million from the Massachusetts Department of Housing and Community Development for six physical improvement projects at four developments, and one planning grant. This award will be used over several years.

State's Department of Public Health

The State's Department of Public Health provides Emergency Assistance payments for shelter services. As part of its role in administering the TANF (Temporary Assistance for Needy Families) program, the State's Department of Transitional Assistance (DTA) funds the cost of emergency shelter to income eligible and otherwise qualified homeless families. The DTA also contracts with shelters on a per-person per-day basis to provide reimbursement for shelter services furnished to individuals.

State Emergency Assistance

State Department of Transitional Assistance (DTA) funds the cost of emergency shelter to income eligible and otherwise qualified homeless families. DTA also provides reimbursement for shelter services furnished to individuals.

State HOME Allocations

The Massachusetts Department of Housing and Community Development (DHCD) allocates its HOME funds through competitive funding rounds. The City of Cambridge will support applications for State HOME funds submitted by Cambridge nonprofits in the coming year. In FY 2002, JAS received \$300,000 in State HOME funds for 6 homeownership units located on Bolton Street. The City will support this project with \$300,000 from HOME funds and \$347,000 from the City's Affordable Housing Trust funds.

State Taxes

Tax revenues to fund substance abuse treatment services, including detoxification, halfway housing and outpatient services. The DPH also uses State resources to fund CASPAR Emergency Shelter Center.

Other State Programs

The Commonwealth of Massachusetts also funds programs that support the acquisition and development of affordable housing. The Housing Innovation Fund (HIF) administered by the Department of Housing Community Development is sometimes used by the City's non-profits to finance development projects. To the extent that funds are available under competitive state programs to support Cambridge projects, the City of Cambridge and local nonprofit developers will apply.

LOCAL RESOURCES

Affordable Rental and Homeownership Services

The City's Community Development Department (CDD) maintains a database of low and moderate-income households interested in affordable housing opportunities, and provides referrals regarding available housing units. CDD also provides marketing assistance to both nonprofit and for-profit developers and owners of affordable units assisting them with locating low-income buyers or renters. Free homebuyer classes and counseling are also offered to Cambridge residents.

Cambridge Affordable Housing Trust - \$8.1 million

Established in 1985, the Cambridge Affordable Housing Trust finances acquisition, rehab and construction of affordable housing projects using funds received from a variety of sources, primarily the CITYHOME program. Since 1995, the CITYHOME program has received over \$26.75 million in City funds. An additional \$ 8.1 million has been requested for FY2003. CITYHOME is comprised of several programs, including nonprofit acquisition and rehab of multifamily buildings and new development; incentives for private owners through low-interest home improvement program; and education and financial assistance to low and moderate-income homebuyers. The Trust acts as a gap funder, making the minimum contribution required to make projects financially feasible. The Trust intends to continue its lending activities in the coming year, and will leverage other private, State, and Federal resources.

Cambridge Housing Assistance Program

The City of Cambridge partially funds the Cambridge Housing Assistance Program, a program that prevents homelessness through tenant and landlord counseling and mediation, and housing search services.

Cambridge Multi-Service Center

The Department of Human Service Programs operates the Multi-Service Center, which provides services to prevent homelessness and to serving residents who have become homeless. The state-funded Housing Assistance Program at the Multi-Service Center receives referrals from the Massachusetts Department of Transitional Assistance of families at high risk of losing their housing for a variety of reasons. Staff provide case management, negotiate with landlords, refer tenants to City-funded legal services as

appropriate, provide emergency funds for rental arrearages and other tenancy-threatening emergencies and counsel clients about their rights, responsibilities and options.

"Expiring Use" ~ Low-Income Housing Preservation Program

The Community Development Department (CDD) provides technical assistance and works with tenants, owners, non-profit organizations, and other concerned parties to address the long-term needs of housing developments at risk of losing their affordability. The City also provide funds to a local non-profit, the Cambridge Economic Opportunity Committee (CEOC), to hire a Tenant Organizer who works directly with tenants living in buildings whose affordability restrictions have come to term. In FY2003, the City will continue to work to preserve three expiring use properties, Cast I (42 affordable units), Church Corner (23 affordable units), and the Fogerty Building (17 affordable units). In addition, it will continue to identify other at risk buildings and work with tenants and owners to preserve long-term affordability.

PRIVATE RESOURCES

For Profit

Federal Home Loan Bank Programs - Undetermined

The Federal Home Loan Bank (FHLB) manages a number of programs that support the acquisition and development of affordable housing projects. Cambridge nonprofits have been successful at receiving these funds in the past, and if suitable projects are under development, will apply for additional FHLB funds in the future. In the past year, they have funded several development projects in Cambridge including Neville Manor, an assisted living facility sponsored by CHA, to which they contributed \$250,000.

Incentive Zoning Program

The Incentive Zoning Ordinance requires that non-residential developers who require a Special Permit to authorize an increase in the permissible density or intensity of a particular use, mitigate the impact of their development through a contribution to the Affordable Housing Trust. Currently the fee is \$3.28 per square foot. The Community Development Department is currently conducting a study to update and expand the ordinance.

Inclusionary Zoning Program

The Inclusionary Zoning Ordinance was adopted in 1998 and requires developers of any new or converted residential development with 10 or more units to provide 15% of the total number of units as affordable housing. In return, the developer receives up to a 30% increase in density. To date, 122 affordable units have been secured with deed restrictive covenants through the inclusionary zoning program. As these units are completed, they will be rented or purchased by low to moderate-income families. The City anticipates an additional 35 units will be produced by private developers in FY 2003. Both the Inclusionary and Incentive Zoning programs are subject to private developer activity throughout the City.

Property Taxes

Local real estate taxes levied on residential and business help to cover the costs of all the programs in the Plan either through project delivery costs or actual "bricks and mortar" costs.

Private Lenders - Undetermined

One of the City's key partners, local private lenders, provides acquisition, rehab, and construction loans to Cambridge affordable housing projects. Non-profits anticipate needing more than \$12 million in private financing in FY2003.

Non-Profit

Families to Families Funds

The FFF is a charitable fund, awarded by a small foundation to the City's Multi-Service Center for the Homeless, which uses the Fund to help pay family arrearages to prevent eviction or to help cover up-front moving costs to prevent/end individual or family homelessness.

Harvard Loan 20/20/2000 Initiative - \$1,200,000

In the fall of 1999, Harvard University announced the 20/20/2000 program. Through this initiative, Harvard provided \$10 million to the City for affordable housing development. Of these funds, \$6 million have been disbursed to the Affordable Housing Trust and \$4 million will be channeled through two non-profit groups to fund affordable housing projects in Cambridge. Currently, the Trust is using the funds to provide low-interest loans for construction and permanent financing for the development of affordable housing units.

Harvard Emergency Loan Program

The Harvard Emergency Loan Program is a revolving loan that provides funds to rehabilitate distressed multifamily properties. In FY 01, CDD committed \$220,000 in the Lincoln Street project for the acquisition and rehab of a 6 family house to be developed by a local non-profit, Homeowner's Rehab, Inc., and will assist other projects in FY2003.

Private Foundation Grants

Funds received for projects and programs from private foundations help to make them viable each year. Cambridge's non-profits anticipate receiving funds in FY 2003 as they have in previous years.

The Cambridge Fund for Housing the Homeless

This fund, comprised of private donations, is administered through the Cambridge Department of Human Service. It is used to prevent homelessness by funding security deposits, first or last month's rent, realtor's fees, and other placement-related expenses.